



# ask SHIP

**Q: My friend says she gets Extra Help paying for her Medicare prescription costs. I have not been able to afford all of my prescriptions lately and wonder if I qualify too.**

**A:** If you meet certain income and resource limits, you may qualify for Extra Help from Medicare to pay the costs of Medicare Part D drug coverage.

Some people with limited income and resources are eligible for the “Extra Help” program to pay for the costs associated with a Part D prescription drug plan. These include monthly premiums, annual deductibles, and prescription co-payments.

You may qualify if you have up to \$16,755 in yearly income (\$22,695 for a married couple) and up to \$13,070 in resources (\$26,120 for a married couple). If you are denied because you have too many assets or only receive partial help, you could qualify for

drug plan premium assistance from the State Pharmaceutical Assistance Program, Hoosier Rx.

Drug costs in 2012 for most people who qualify will be no more than \$2.60 for each generic/\$6.50 for each brand-name covered drugs. Other people pay only a portion of their Medicare drug plan premiums and deductibles

based on their income level. You would also qualify for help paying your Part B premium, but you would need to apply for the Medicare Savings Program.

If you would like help applying for these programs or have any other Medicare related questions, please call SHIP at 1-800-452-4800.

Full Low-Income Subsidy (LIS) / Extra Help			
	Income Eligibility Requirement	Asset Eligibility Requirement	Copay/ Insurance
Single	\$1,256.63/month or less	\$8,440 or less	Copay: \$2.60 generic/\$6.50 brand name No copay after reaching \$4,700 limit
Married	\$1,702.13/month or less	\$13,410 or less	
Partial Low-Income Subsidy (LIS) / Extra Help			
	Income Eligibility Requirement	Asset Eligibility Requirement	Copay/ Insurance
Single	\$1,396.25/month or less	\$13,070 or less	Coinsurance: 15% Copay: \$2.60 generic/\$6.50 brand name after reaching out-of-pocket limit of \$4,700
Married	\$1,891.25/month or less	\$26,120 or less	